

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

IN RE: YVETTE WILLIAMS, DEBTOR : NO. 09-10526

**DEBTOR'S MOTION TO EXTEND AUTOMATIC STAY**  
**AS TO PHH MORTGAGE CORPORATION**

Pursuant to 11 U.S.C. §362(c)(3), debtor Yvette Williams prays your Honorable Court to enter an order extending the automatic stay as to PHH Mortgage Corporation in this matter, and in support thereof avers the following:

1. Debtor owns her residence situate at 1410 Tremont Avenue, Norristown, Pennsylvania.
2. PHH Mortgage Corporation is the holder of a mortgage with respect to said property, and it has obtained a judgment against debtor in a mortgage foreclosure action filed in the Court of Common Pleas of Montgomery County, Pennsylvania, No. 06-30689.
3. Debtor filed a pro se petition under Chapter 13 of the Bankruptcy Code in this Court on 9/24/08. The case number is 08-16209.
4. On or about 9/15/08, debtor sought and obtained credit counseling from Consumer Credit Counseling Service of Delaware Valley ("CCCS"). CCCS is an approved credit counseling agency in this District.
5. Debtor was aware that she was required to obtain credit counseling prior to the filing of her petition in this Court. She believed that she was fulfilling this requirement when she underwent credit counseling on 9/15/08 as stated above.
6. After the filing of debtor's petition on 9/24/08, she received notice from the court that her case was subject to dismissal for failing to file a certificate of completion

of credit counseling.

7. Debtor learned shortly thereafter that the credit counseling she had received from CCCS was not, in CCCS's view, the same credit counseling that it offers to debtors to satisfy their pre-petition obligations.
8. At the time that debtor filed her previous case, she believed in good faith that she had obtained the necessary credit counseling to satisfy the bankruptcy law.
9. An order was entered dismissing debtor's previous case on 11/5/08.
10. Debtor filed the instant petition on 1/27/09, and obtained the necessary credit counseling prior to this filing. The second filing on 1/27/09 was also made in good faith.
11. Debtor has filed a Chapter 13 plan, under which PHH Mortgage Corporation has adequate security for payment of the obligations due from debtor.
12. If the automatic stay is not extended, debtor's residence is liable to sale by the Montgomery County Sheriff.

WHEREFORE, debtor prays your Honorable Court to enter an order extending the automatic stay as to PHH Mortgage Corporation.

/S/ \_\_\_\_\_  
CHARLES W. CAMPBELL  
Attorney for Debtor

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

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## ORDER

AND NOW, this day of 2009,  
upon consideration of debtor's motion to extend automatic stay as to PHH Mortgage Corporation, it is ORDERED that said motion is granted. The automatic stay under §362 of the Bankruptcy Code is extended as to PHH Mortgage Corporation, and its successor and assigns, until further order of Court.

B.J.

**CERTIFICATE OF SERVICE**

Charles W. Campbell, attorney for debtor, certifies that he served true and correct copies of the with motion to extend automatic stay as to PHH Mortgage Corporation on the following parties by first-class mail or electronic means on 2/2/09:

PHH Mortgage Corporation  
3000 Leadenhall Road  
Mount Laurel, NJ 08054

Lawrence T. Phelan, Esq.  
1617 JFK Boulevard, Suite 1400  
Philadelphia, PA 19103

William Miller, Trustee (via electronic means)

United States Trustee (via electronic means)

/s/ \_\_\_\_\_  
CHARLES W. CAMPBELL  
Attorney for Debtor